

BALANCED PORTFOLIO

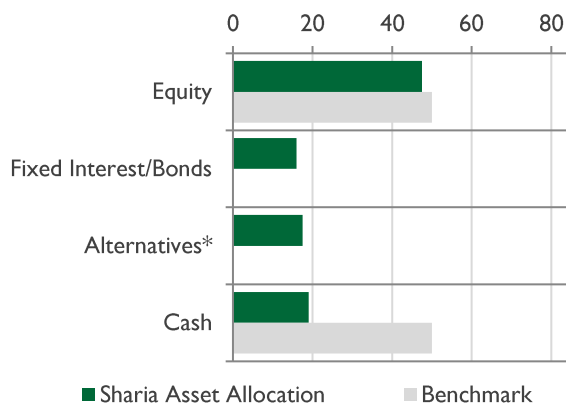
30TH JUNE 2020

OBJECTIVE

This active Sharia portfolio comprises of Sharia-compliant investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Absolute return, property and commodities may all feature within the alternatives classification.

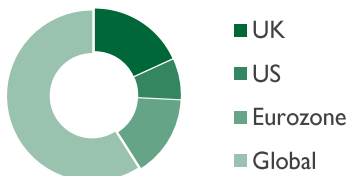
Sharia Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sharia Growth - typically comprising of 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT ASSET ALLOCATION



*Absolute return, property and commodities may all feature within the alternatives classification

GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All-Share Index 50% Cash (1M Libor)
Inception Date	1st April 2014¹
Investment Management Charge (p.a.)	0.50% + VAT
Minimum/Maximum Investment	Any size
Currency Options	GBP
Accessibility	Direct, ISA, SIPP & Life Wrap
Average fund OCF	0.73%

TAM RISK RATING: (MEDIUM)

PERFORMANCE SUMMARY¹

1 Year	3 Year	5 Year	Inception
4.41%	12.48%	36.94%	50.31%

Calendar Year Returns			Annualised	
2018	2019	2020	Return	Volatility
(1.72%)	9.95%	4.20%	6.74%	7.04%

¹All performance figures are net of TAM's investment management fee. Sharia Balanced launched on 1st July 2014 so figures preceding this are simulated for illustrative purposes only. Figures quoted are proforma based on the assumption the portfolio was held from 1st April 2014 following which a monthly rebalancing occurred up to 1st July 2014 when real figures are quoted.

CURRENT TOP 5 HOLDINGS

Franklin Templeton Global Sukuk Fund	Fixed Interest/Bonds	16.00%
iShares MSCI World Islamic ETF	Equity	15.00%
Comgest Growth Europe Fund	Equity	15.00%
HSBC Islamic Global Equity Index Fund	Equity	10.00%
Wisdomtree Physical Gold ETF	Alternatives	10.00%
Top 5 Holdings as % of whole portfolio		66.00%
Total number of holdings		7